

ESTABLISHED 1872

A. Klipstein & Co.

Chemicals, Dyestuffs, Aniline
Colors, Tanning Materials
Kauri and Other Gums

122 Pearl Street, New York
283-285 Congress Street, Boston
50-52 North Front Street, Philadelphia
13 Mathewson Street, Providence, R. I.
134-136 Kinzie Street, Chicago
Agents in Canada: A. Klipstein & Co., Ltd.,
34 St. Peter Street, Montreal
23 Scott Street, Toronto

Read Holliday & Sons, Ltd.

WORKS
Huddersfield, ENGLAND
Wakefield, BROOKLYN, N. Y.

Aniline Dyes,
Indigo Extracts,
Dye Stuffs and
Chemicals.

OFFICE:
11 Gold Street,
New York

Telephone No. John 1361

BOSTON: 125 Pearl Street. PHILADELPHIA: 107 N. 2d Street.
TORONTO, CANADA.

BOSTON PROVIDENCE PHILADELPHIA CHICAGO
CHARLOTTE, N. C. ALBANY TORONTO, CAN.

Farbenfabriken of

L. J. R. MUURLING President Elberfeld Co. WILLIAM DIESTEL Treasurer

Sole Importers of the Products
Manufactured by

Farbenfabriken vormals Friedr. Bayer & Co., Elberfeld, Germany

Sole Agents for the Products
Manufactured by

Hudson River Aniline Color Works, Albany, N. Y.

117 Hudson Street NEW YORK

The Heller & Merz Co.



American Ultramarine
& Globe Aniline Works

Main Office
NEW YORK
22 CLIFF STREET

Branches
BOSTON
216 MILK STREET

CHICAGO
18 N. CLARK ST.

PHILADELPHIA
109 S. SECOND ST.

Works
NEWARK, N. J.

ANILINES
Ultramarines
BARREL PAINTS
BALL BLUE, ETC.

Cable Address
MERZ, NEW YORK

A. B. C. & Directory
Codes

H. A. Metz & Co.

122 Hudson Street, New York, N. Y.

AGENTS FOR THE UNITED STATES AND CANADA

FOR THE PRODUCTS OF

FARBWERKE VORM. MEISTER, LUCIUS & BRUENING

Hochst-am-Main, Germany

Dyestuffs Chemicals Pharmaceutical Products
Indigo M L B

BRANCHES:
BOSTON, MASS. PHILADELPHIA, PA.
ATLANTA, GA. CHICAGO, ILL.
PROVIDENCE, R. I. SAN FRANCISCO, CAL.
Laboratories: NEWARK, N. J.

CABLE ADDRESS: INNS NEW YORK.
A. B. C. CODE: INNS NEW YORK.
LIESER'S CODE

Telephone 2218 Beckman.
Established 1916.

Innis, Speiden & Co.

Successors to Innis & Co.

Importers, Manufacturers Agents
Commission Merchants

Chemicals, Dyestuffs, Anilines, Essential Oils, &c.

46 Cliff Street, New York

MAIN OFFICE: 46 CLIFF ST., N. Y.
CHICAGO BRANCH: 106 MICHIGAN ST.

BOSTON BRANCH: 218 PURCHASE ST.
PHILADELPHIA AGENCY: 147 S. FRONT ST.

Philadelphia New York Boston
Works, Chester, Pa.

American

Dyewood Company

Manufacturers of

Dyewoods and Extracts

Importers of

Aniline Colors and Indigo



Glues and Gelatines of All Kinds

GELATINE, KOKO-BURRINE, FLEXIBLE LIQORICE, COCOA BUTTER, GLACE CHERRIES,
PRESERVED FRUITS, WALNUT HALVES, SHELLS FILBERTS,
ALMONDS, ESSENTIAL OILS, ETC.

T. M. Duché & Sons

554 Broome Street, New York

ST. GEORGES HOUSE, EASTCHEAP, LONDON. 8 RUE DU LOUVRE, PARIS.
14 GARTSIDE STREET, MANCHESTER. 8 WELLINGTON ST. REET, GLASGOW
222 GALLAGHER, BUENOS AIRES.
WORKS AT VILVORDE, GRIMBERGHEM & PONT-BRUE (BELGIUM).
BROOKLYN & WESTCHESTER, (NEW YORK.)

Cassella Color Company

Artificial Dyestuffs

New York 182-184 Front Street
Boston 68 Essex Street
Philadelphia 126-128 South Front Street
Providence 64 Exchange Place
Atlanta 47 North Pryor Street
Montreal 59 William Street

John Campbell & Co.

Aniline Colors & Dyestuffs

75 Hudson St. New York

BADISCHE COMPANY

Dyestuffs, Chemicals and Colors

Sole Importers of the Products Manufactured by
BADISCHE ANILIN- & SODA-FABRIK
Ludwigshafen a/Rhein, Germany

128 Duane Street - - - New York

OFFICES:

BOSTON, 86 Federal St. PHILADELPHIA, 238 Arch St.
PROVIDENCE, 80 So. Water St. CHICAGO, 228 Randolph St.
MONTREAL, 6 Lemoine St.

New York Philadelphia Boston
Chicago Cincinnati Milwaukee
Kansas City Minneapolis
Providence New Haven



National Aniline & Chemical Co.

100 William St. New York

Geigy Aniline & Extract Co.

69 Barclay Street, New York City

Branches at Boston, Philadelphia, Atlanta, Toronto.

Factory at Jersey City, N. J.

U. S. Branch of Aniline Color & Extract Works,
formerly J. R. Geigy.

Factories at Basle, Switzerland. Rouen, France. Grenzach, Germany
Moscow, Russia.

Established 1764

Specialties

Eriochrome (top chrome) Colors for fast shades on Wool.
Eriocid Colors for level shades on Wool.
Cotton printing specialties.
One Dip Colors for Cotton, Cotton and Wool and Cotton and Silk.

is collected; injured men settled with, if possible, suits if any looked after; court appearances made and, secondly, by the simple act of turning over the rights against the machinery people who sold the wheel—to the insurance company, the operator of it secures the prosecution of those claims at a minimum of cost and time.

Elevator insurance is an important though not particularly complicated item and were it not for the explanation of the services performed by the companies in connection with the protection afforded hardly would warrant a separate paragraph.

Inspection, in one word, is the great point in elevator insurance. This inspection is an important item in respect to boiler insurance. Prevention of mishap is the real object and the general result of boiler insurance and elevator insurance too. At regular intervals boilers are allowed to become cold and trained mechanics employed by the insurance companies test them inside and out for deterioration, cracks, age, cleanliness, &c. Thus inspected little chance is given for rapid decay. Rust or structural breakdown and imperfect or improperly cared for valves and connections are quickly detected and ordered renewed or repaired.

ACCIDENT INSURANCE TYPES

THE VARIOUS SORTS OF LIABILITIES COVERED.

Elevators, Bellers, Contractors, Employers, Some of the Things and Persons Coming Under the Classes of Policies—Fidelity Style is Considered Too.

In a previous article on casualty insurance was considered in a general way the meaning of the name and the general uses to which such insurance usually is put. No discussion of a subject so broad and important in all its branches can be made thoroughly, with its subdivisions and classes, in less than a great volume of matter not familiar even by name to the average reading man. For the present there will be enumerated and treated separately the forms of casualty or liability insurance most generally known and used.

Employers' liability insurance is a form devised to protect employers against loss resulting from judgments rendered in suits brought by employees against their employers by reason of injury sustained or claimed to have been sustained in the course of their duties. The advantages offered by a policy of this kind are many, but two stand out prominently.

The first is that if judgment is rendered and confirmed the sum insured or that portion allowed by the court is usually \$5,000 for injury to one person or \$10,000 for injuries sustained by several in one accident. These sums in a responsible company are paid almost immediately and without on the average any contribution by the assured. The second is that the company with a well organized and capable legal department investigates and fights the case from inception without charge to the assured and is in a much stronger and, from the economic standpoint, much more favorable position than the individual ever can hope to be. The man with a liability policy in a good company is less vulnerable in every way, is free from possible entanglements such as blackmail, personal intimidation, careless or incompetent attorneys and a dozen other complications.

Apart from his responsibility to the insurance company to furnish all possible data and witnesses he is free to go on with his regular business without distraction of mind. The individual weakness or good nature of an employer often is made the basis of an attack near so with the man who refers the case to his insurance company. He is out of it, and the prospect of a prolonged legal encounter with a company possessed of ample resources often deters the unscrupulous lawyer from entering on a case which holds out no retainer, but merely a contingent fee in the event of success in litigation.

Manufacturers' liability is another subdivision of the subject, and here again variations in form to meet changed conditions of labor demand the name for easier identification by the men writing and handling the policies in the company's offices. Different colored papers are used for different forms.

Public liability insurance is not a subdivision, but rather a division of the general subject of liability insurance. It refers to the liability which exists for those whose business activities are likely to hurt the public or any part of it which comes in contact with them. Thus if a keg of beer rolls off a wagon loading stand and crushes the foot of a passerby the brewer is liable. If a coal seller or malt man is hurt on an elevator, even as sometimes has happened when a sign prohibiting the use of a freight elevator has stared him in the eyes, the brewer again may be liable. Signs that blow down hit a man on the sidewalk perhaps, and the owner as well but in a different way.

Various Styles of Risks.

Red lanterns on ditches go out and bibulous individuals fall in, nearly always at the expense of the excavator; open coal holes and cellar doors, defective stairs, bad lights, broken seats in baseball grand stands, senseless cries of "fire" in theatres, imperfect cold storage chicken and lobster—in fact, everything the average man ever could dream of and ten thousand more cause loss to owners of property, lessees and employers of labor.

Automobile insurance has only just taken its place among the forms of protection on sale. It is in an early stage of development. Underwriters are compiling experience on the subject of causes of losses, which embody rates of speed, amount of horse-power, types of engines, running gear, price of car (when indicating character of construction), age of car, purposes of use, whether for pleasure solely or for business, &c. They are also tabulating ratios of accidents occurring to number of cars insured, comparative seriousness of different styles of accidents, frequency of accidents from certain forms of mishaps, such as skidding, whether on country roads or on city streets.

Broken carriages, windows, or even lamp-posts, are not uncommon, and it is no difficult matter to think of plenty of other things an automobile can spoil when running badly. Collisions are a fruitful source of litigation. All these phases of automobile liability pertain to horse propelled and steam propelled vehicles as well.

Flywheel Insurance.

The moment a flywheel or driving wheel of perfect construction revolves fast enough to violate a law of physics it flies apart. Whenever an imperfect one exists it does the same thing at a much lower speed. In either case something has to go, life or property. In the latter case, for instance, two liabilities exist—one that of the owner or operator, the other that of the manufacturer, for naturally the owner, himself in jeopardy, seeks to get redress from those who furnished the improperly constructed piece of machinery.

A liability policy takes care of all these points in this way: First the evidence

THE REAL ESTATE BUYERS.

Advice on Purchase and the Methods of Proceeding.

Seventeen years of experience in real estate investments, including chiefly investments in unimproved property, have convinced brokers that wholesale investment only should be made by non-residents.

They deprecate the methods employed by some suburban operators of selling individual lots in unimproved property to out of town investors who themselves cannot or will not improve their individual holdings. The ownership of unimproved land in very small parcels by a large number of out of town buyers holds the land inactive and unimproved and constitutes an almost insuperable obstacle to the detriment of the locality.

Property subdivided among a great number of scattered owners is not likely to attract a local builder or developer by reason of the difficulties, expense and delay of finding the individual owners and of negotiating a great number of small purchases. Such a plan of investing is, we feel, fundamentally wrong in principle, even when the operator is honest and when the land, although unimproved by the purchaser, is as desirable as it is represented to be by the agent.

As a matter of recognized fact among well informed operators the majority of so-called investment offerings in which the out of town investor is invited to purchase individual lots of unimproved property are wholly illegitimate. The wisest advice which can be given to an out of town investor in case he is invited to participate in a real estate development when buying an individual piece of property is to refuse participation until he has investigated either personally or through a trustworthy agent the character of the land itself and the individuals who offer it.

It is recommended that non-residents invest in acreage which can later be sold to local developers. Acreage is advocated for both large and small investors.

In cases where the investor cannot command funds enough to purchase alone a substantial piece of acreage it is advocated that he purchase an interest with other investors for like amount, so that by combining capital he may obtain a proportionate advantage and participate proportionately in the profits of an operation of substantial magnitude. Un-

der this plan it is not uncommon for the manager of such a syndicate to carry the property under a declaration of trust, and when eventually a buyer is found the profits are distributed pro rata according to the investment, the manager of the syndicate receiving for his services a share of the profits which he has been able to secure for the investors.

It is believed that this method is not only the most profitable for investors but is by far the most desirable and reasonable method for the out of town investor.

Branch Offices:
BOSTON ATLANTA, GA.

PHILADELPHIA

Geisenheimer & Co.

Dye Stuffs and
Chemicals

OEHLEH WORKS
Chemische Fabrik Griesheim-Elektron

Aniline Salt, Oil & Colors
Paracetamol, etc.

189 Front Street

New York

Berlin

Main Office
213-215 Water Street
New York City

Aniline

Works

BRANCHES:
124 Pearl Street, Boston, Mass.
122 Walnut Street, Philadelphia, Pa.
220 East Kinzie Street, Chicago, Ill.
Trust Building, Charlotte, N. C.
McArthur, Cornelle & Company,
310 St. Paul Street, Montreal, Canada.

KALLE & CO.

INCORPORATED

530-536 Canal Street, New York

SELLING AGENTS FOR

Aniline Colors

MANUFACTURED BY

KALLE & CO., A. G., Biebrich-on-the-Rhine, Germany

Boston

Philadelphia

BRANCHES

Providence

Greensboro, N. C.

The Heyden Chemical Works

135 William Street

New York

Factory:
GARFIELD, N. J.

Branch Office:
217 East Randolph St.,
CHICAGO, ILL.